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EXAMINER
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NORMAN, SAMICA L

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3692

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

## Office Action Summary

Application No.

10/811,459

Applicant(s)

HANSEN, COREY J.

Examiner

Samica L. Norman

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 26 March 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-56 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-56 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 26 March 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date 20040816.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_.

## DETAILED ACTION

**Claims 1-56 have been examined.**

### *Claim Rejections - 35 USC § 102*

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-3, 5, 6, 8-16, 25-27, 29, 30, 32-37, 41-43, 45, 46 and 48-53 are rejected under 35 U.S.C. 102(e) and (a) as being anticipated by Witzig et al., U.S. PG-Pub No. 2003/0036994 (reference A on the attached PTO-892).

3. As per claim 1, Witzig et al. teaches a system for facilitating residential home mortgage transactions, comprising: a workflow management module configured for implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules (see paragraph 0012); and a collaborative transaction management module coupled to said workflow management module for enabling interaction between said

Art Unit: 3692

modules and configured for implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules (see paragraph 0013, paragraph 0053, lines 6-9 and paragraph 0066, lines 14-16).

4. As per claim 2, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein said residential home mortgage transaction tasks include at least a portion of receiving residential home mortgage application information (see paragraph 0046, lines 2-4), verifying said residential home mortgage application information for completeness (see paragraph 0051, lines 5-8), requesting required residential home mortgage application information (see paragraph 0059, lines 1-5), requesting a sales contract (see paragraph 0057, lines 12-14), ordering work-product from designated service providers (see paragraph 0050, lines 7-12), receiving said workflow products (see paragraph 0050, lines 7-12), compiling mortgage approval and disclosure kit components (see paragraph 0086, lines 1-10), transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.

5. As per claim 3, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application (see paragraph 0074, lines 1-4), tasks comprised by processing a residential home mortgage application (see paragraph 0074, lines 12-28), tasks comprised by closing a mortgage (see paragraph 0009, lines 1-7), and tasks comprised by funding a mortgage (see paragraph 0087, lines 1-3).

Art Unit: 3692

6. As per claim 5, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein the workflow management module is configured for interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention (see paragraph 0045, lines 2-4).

7. As per claim 6, Witzig et al. teaches the system of claim 5 as described above. Witzig et al. further teaches wherein interacting with said service-provider processing systems includes: requesting a work-product from said service-provider processing system in accordance with said workflow management rules (see paragraph 0050, lines 7-12); and receiving the work-product from said service-provider processing system (see paragraph 0050, lines 7-12).

8. As per claim 8, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein said implementing access to system-managed workflow information includes at least one of: transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties; and enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface (see paragraph 0017).

9. As per claim 9, Witzig et al. teaches the system of claim 8 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

Art Unit: 3692

10. As per claim 10, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein: said workflow states includes a state corresponding to overdue information (see paragraph 0083, lines 11-14); and a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having responsibility for providing said overdue information (see paragraph 0058, lines 3-8).

11. As per claim 11, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein said implementing access to system-managed workflow information includes enabling said system-managed workflow information to be accessed via a network connection (see paragraph 0017).

12. As per claim 12, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein said prescribed workflow management rules include: rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed (see paragraph 0053, lines 6-9); and rules defining successful completion of each one of said residential home mortgage transaction tasks (see paragraph 0054).

13. As per claim 13, Witzig et al. teaches the system of claim 12 as described above. Witzig et al. further teaches wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed (see paragraph 0066, lines 14-16).

14. As per claim 14, Witzig et al. teaches the system of claim 13 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

15. As per claim 15, Witzig et al. teaches the system of claim 1 as described above. Witzig et al. further teaches wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed (see paragraph 0066, lines 14-16).

16. As per claim 16, Witzig et al. teaches the system of claim 15 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

17. As per claim 25, Witzig et al. teaches a computer-implemented method for facilitating residential home mortgage transactions, comprising: implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules (see paragraph 0012); and implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules (see paragraph 0013, paragraph 0053, lines 6-9 and paragraph 0066, lines 14-16).

Art Unit: 3692

18. As per claim 26, Witzig et al. teaches the method of claim 25 as described above. Witzig et al. further teaches wherein said residential home mortgage transaction tasks include at least a portion of receiving residential home mortgage application information (see paragraph 0046, lines 2-4), verifying said residential home mortgage application information for completeness (see paragraph 0051, lines 5-8), requesting required residential home mortgage application information (see paragraph 0059, lines 1-5), requesting a sales contract (see paragraph 0057, lines 12-14), ordering work-product from designated service providers (see paragraph 0050, lines 7-12), receiving said workflow products (see paragraph 0050, lines 7-12), compiling mortgage approval and disclosure kit components (see paragraph 0086, lines 1-10), transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.

19. As per claim 27, Witzig et al. teaches the method of claim 25 as described above. Witzig et al. further teaches wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application (see paragraph 0074, lines 1-4), tasks comprised by processing a residential home mortgage application (see paragraph 0074, lines 12-28), tasks comprised by closing a mortgage (see paragraph 0009, lines 1-7), and tasks comprised by funding a mortgage (see paragraph 0087, lines 1-3).

20. As per claim 29, Witzig et al. teaches the method of claim 25 as described above. Witzig et al. further teaches wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention (see paragraph 0045, lines 2-4).



Art Unit: 3692

21. As per claim 30, Witzig et al. teaches the method of claim 29 as described above. Witzig et al. further teaches wherein said interacting with said service-provider processing systems includes: requesting a work-product from said service-provider processing system in accordance with said workflow management rules (see paragraph 0050, lines 7-12); and receiving the work-product from said service-provider processing system (see paragraph 0050, lines 7-12).

22. As per claim 32, Witzig et al. teaches the method of claim 25 as described above. Witzig et al. further teaches wherein said implementing access to system-managed workflow information includes at least one of: transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties; and enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface (see paragraph 0017).

23. As per claim 33, Witzig et al. teaches the method of claim 32 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

24. As per claim 34, Witzig et al. teaches the method of claim of claim 25 as described above. Witzig et al. further teaches wherein: said workflow states includes a state corresponding to overdue information (see paragraph 0083, lines 11-14); and a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction

Art Unit: 3692

parties having responsibility for providing said overdue information (see paragraph 0058, lines 3-8)

25. As per claim 35, Witzig et al. teaches the method of claim 25 as described above. Witzig et al. further teaches wherein said prescribed workflow management rules include: rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed (see paragraph 0053, lines 6-9); and rules defining successful completion of each one of said residential home mortgage transaction tasks (see paragraph 0054).

26. As per claim 36, Witzig et al. teaches the method of claim 35 as described above. Witzig et al. further teaches wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed (see paragraph 0066, lines 14-16).

27. As per claim 37, Witzig et al. teaches the method of claim 36 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

28. As per claim 41, Witzig et al. teaches a computer system, comprising: at least one data processing device; instructions processable by said at least one data processing device; and an apparatus from which said instructions are accessible by said at least one data processing device (see paragraph 0017, lines 6-8); wherein said instructions are configured for enabling said at least one data processing device to facilitate: implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said

Art Unit: 3692

residential home mortgage transaction tasks and prescribed workflow management rules (see paragraph 0012); and implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks and prescribed collaborative transaction management rules (see paragraph 0013, paragraph 0053, lines 6-9 and paragraph 0066, lines 14-16).

29. As per claim 42, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. further teaches wherein said residential home mortgage transaction tasks include at least a portion of receiving residential home mortgage application information (see paragraph 0046, lines 2-4), verifying said residential home mortgage application information for completeness (see paragraph 0051, lines 5-8), requesting required residential home mortgage application information (see paragraph 0059, lines 1-5), requesting a sales contract (see paragraph 0057, lines 12-14), ordering work-product from designated service providers (see paragraph 0050, lines 7-12), receiving said workflow products (see paragraph 0050, lines 7-12), compiling mortgage approval and disclosure kit components (see paragraph 0086, lines 1-10), transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.

30. As per claim 43, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. further teaches wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application (see paragraph 0074, lines 1-4), tasks comprised by processing a residential home mortgage application (see paragraph 0074,

Art Unit: 3692

lines 12-28), tasks comprised by closing a mortgage (see paragraph 0009, lines 1-7), and tasks comprised by funding a mortgage (see paragraph 0087, lines 1-3).

31. As per claim 45, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. further teaches wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention (see paragraph 0045, lines 2-4).

32. As per claim 46, Witzig et al. teaches the computer system of claim 45 as described above. Witzig et al. further teaches wherein said interacting with said service-provider processing systems includes: requesting a work-product from said service-provider processing system in accordance with said workflow management rules (see paragraph 0050, lines 7-12); and receiving the work-product from said service-provider processing system (see paragraph 0050, lines 7-12).

33. As per claim 48, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. further teaches wherein said implementing access to system-managed workflow information includes at least one of: transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties; and enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface (see paragraph 0017).

34. As per claim 49, Witzig et al. teaches the computer system of claim 48 as described above. Witzig et al. further teaches wherein said system-managed workflow information

Art Unit: 3692

includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

35. As per claim 50, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. further teaches wherein: said workflow states includes a state corresponding to overdue information (see paragraph 0083, lines 11-14); and a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having responsibility for providing said overdue information (see paragraph 0058, lines 3-8).

36. As per claim 51, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. further teaches wherein said prescribed workflow management rules include: rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed (see paragraph 0053, lines 6-9); and rules defining successful completion of each one of said residential home mortgage transaction tasks (see paragraph 0054).

37. As per claim 52, Witzig et al. teaches the computer system of claim 51 as described above. Witzig et al. further teaches wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed (see paragraph 0066, lines 14-16).

Art Unit: 3692

38. As per claim 53, Witzig et al. teaches the computer system of claim 52 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

***Claim Rejections - 35 USC § 103***

39. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

40. Claims 4, 7, 17-24, 28, 31, 38-40, 44, 47 and 54-56 are rejected under 35 U.S.C. 103(a) as being unpatentable over Witzig et al., U.S. PG-Pub No. 2003/0036994 (reference A on the attached PTO-892) in view of Klare, "Raise the Bar, Speed the Data" (reference U on the attached PTO-892).

41. As per claim 4, Witzig et al. teaches the system of claim 1 as described above. Witzig fails to teach wherein facilitating said residential home mortgage transaction tasks includes: generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document.

Art Unit: 3692

Klare teaches wherein facilitating said residential home mortgage transaction tasks includes: generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

42. As per claim 7, Witzig et al. teaches the system of claim 6 as described above. Witzig fails to teach wherein: said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document. Klare teaches wherein: said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

43. As per claim 17, Witzig et al. teaches a system for facilitating residential home mortgage transactions, comprising: a workflow management module configured for implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules (see paragraph 0012); and an collaborative transaction management module coupled to said workflow management module for enabling interaction between said modules and configured for implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules (see paragraph 0013, paragraph 0053, lines 6-9 and paragraph 0066, lines 14-16), wherein said implementing access to system-managed information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed information by at least a portion of said designated transaction parties through a computer network interface (see paragraph 0017). Witzig et al. fails to teach wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document. Klare teaches wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining



Art Unit: 3692

an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

44. As per claim 18, Witzig et al. in view of Klare teach the system of claim 17 as described above. Witzig et al. further teaches wherein the workflow management module is configured for interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention (see paragraph 0045, lines 2-4).

45. As per claim 19, Witzig et al. in view of Klare teach the system of claim 18 as described above. Witzig further teaches wherein interacting with said service-provider processing systems includes: requesting a work-product from said service-provider processing system in accordance with said workflow management rules(see paragraph 0050, lines 7-12); and receiving the work-product from said service-provider processing system (see paragraph 0050, lines 7-12).

46. As per claim 20, Witzig et al. in view of Klare teach the system of claim 17 as described above. Witzig et al. further teaches wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information (see paragraph 0083, lines 8-16).

Art Unit: 3692

47. As per claim 21, Witzig et al. in view of Klare teach the system of claim 17 as described above. Witzig et al. further teaches wherein: said workflow states includes a state corresponding to overdue information (see paragraph 0083, lines 11-14); and a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having responsibility for providing said overdue information (see paragraph 0058, lines 3-8).

48. As per claim 22, Witzig et al. in view of Klare teach the system of claim 17 as described above. Witzig et al. further teaches wherein said prescribed workflow management rules include: rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed (see paragraph 0053, lines 6-9); and rules defining successful completion of each one of said residential home mortgage transaction tasks (see paragraph 0054).

49. As per claim 23, Witzig et al. in view of Klare teach the system of claim 22 as described above. Witzig et al. further teaches wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed (see paragraph 0066, lines 14-16).

50. As per claim 24, Witzig et al. in view of Klare teach the system of claim 17 as described above. Witzig et al. further teaches wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for

which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed (see paragraph 0066, lines 14-16).

51. As per claim 28, Witzig et al. teaches the method of claim 25 as described above. Witzig et al. fails to teach wherein facilitating said residential home mortgage transaction tasks includes: generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document. Klare teaches wherein facilitating said residential home mortgage transaction tasks includes: generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

52. As per claim 31, Witzig et al. teaches the method of claim 30 as described above. Witzig et al. fails to teach wherein: said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for

Art Unit: 3692

determining an identity of the mortgage document. Klare teaches wherein: said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

53. As per claim 38, Witzig et al. teaches a computer-implemented method for facilitating residential home mortgage transactions, comprising: implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules (see paragraph 0012); and implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules (see paragraph 0013, paragraph 0053, lines 6-9 and paragraph 0066, lines 14-16), wherein said implementing access to system-managed workflow information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed workflow information by at least a portion of said

Art Unit: 3692

designated transaction parties through a computer network interface (see paragraph 0017).

Witzig et al. fails to teach wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document. Klare teaches wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

54. As per claim 39, Witzig et al. in view of Klare teach the method of claim 38 as described above. Witzig et al. further teaches wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention (see paragraph 0045, lines 2-4).

55. As per claim 40, Witzig et al. in view of Klare teach the method of claim 39 as described above. Witzig et al. further teaches wherein interacting with said service-provider processing systems includes: requesting a work-product from said service-provider processing system in accordance with said workflow management rules (see paragraph 0050, lines 7-12); and

Art Unit: 3692

receiving the work-product from said service-provider processing system (see paragraph 0050, lines 7-12).

56. As per claim 44, Witzig et al. teaches the computer system of claim 41 as described above. Witzig et al. fails to teach wherein facilitating said residential home mortgage transaction tasks includes: generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document. Klare teaches wherein facilitating said residential home mortgage transaction tasks includes: generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the computer system of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

57. As per claim 47, Witzig et al. teaches the computer system of claim 46 as described above. Witzig fails to teach wherein: said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document. Klare teaches wherein: said

Art Unit: 3692

requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the computer system of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

58. As per claim 54, Witzig et al. teaches a computer system, comprising: at least one data processing device; instructions processable by said at least one data processing device; and an apparatus from which said instructions are accessible by said at least one data processing device (see paragraph 0017, lines 6-8); wherein said instructions are configured for enabling said at least one data processing device to facilitate: implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules (see paragraph 0012); and implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules (see paragraph 0013, paragraph 0053, lines 6-9 and paragraph 0066, lines 14-16), wherein said implementing access to system-managed workflow information includes at least one of transmitting an collaborative transaction management information for

reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface (see paragraph 0017).

Witzig et al. fails to teach wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document. Klare teaches wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document (see page 2, paragraphs 4-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the computer system of Witzig et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of providing accuracy and saving time (see paragraph 3 of Klare).

59. As per claim 55, Witzig et al. in view of Klare teach the computer system of claim 54 as described above. Witzig et al further teaches wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention (see paragraph 0045, lines 2-4).

60. As per claim 56, Witzig et al. in view of Klare teach the computer system of claim 55 as described above. Witzig et al. further teaches wherein interacting with said service-provider processing systems includes: requesting a work-product from said service-provider processing



system in accordance with said workflow management rules(see paragraph 0050, lines 7-12); and receiving the work-product from said service-provider processing system (see paragraph 0050, lines 7-12).

### *Conclusion*

61. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Broadbent et al., U.S. PG-Pub No. 2003/0036994 (reference B on the attached PTO-892), teaches a loan processing method and system that includes a database containing task descriptions, status, and rules information. Faucett, "The Quest for Efficiency How a Virginia-Based Mortgage Banker is Using VirPack Technology to Save Time, Money and a Tremendous Amount of Paper," (reference V on the attached PTO-892) teaches using bare code sheets to prepare documents.

62. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Samica L. Norman whose telephone number is (571) 270-1371. The examiner can normally be reached on Mon-Thur 6:30a-4p, w/ 1st Fri off & 2nd 6:30a-3p.

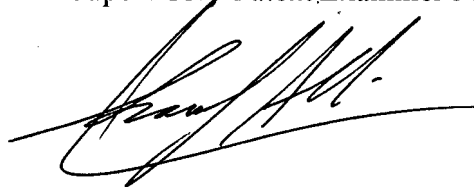
63. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3692

64. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

sln

Kambiz Abdi  
Supervisory Patent Examiner 3692

A handwritten signature in black ink, appearing to read 'Kambiz Abdi', is written over a horizontal line.